

In re:  
Christopher R Smialowski  
Michelle Smialowski  
Debtors

Case No. 17-13179-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Jun 28, 2024

User: admin  
Form ID: 138OBJ

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Christopher R Smialowski, Michelle Smialowski, 3013 Belgrade Street, Philadelphia, PA 19134-4950
13917438	+ Aes/m&t Elt - Pheaa, Pob 2461, Harrisburg, PA 17105-2461
13917453	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
13913825	+ Synchrony Bank, PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 29 2024 00:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2024 00:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13917439	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 29 2024 00:48:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
13917440	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jun 29 2024 00:48:00	Beneficial, P.O. Box 5233, Carol Stream, IL 60197-5233
13954797	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jun 29 2024 00:48:00	Beneficial Consumer Discount Company (See 410), c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
13917444	Email/Text: megan.harper@phila.gov	Jun 29 2024 00:48:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14002928	Email/Text: megan.harper@phila.gov	Jun 29 2024 00:48:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13917445	Email/Text: megan.harper@phila.gov	Jun 29 2024 00:48:00	City of Philadelphia Law Dept., Real Estate Taxes, 1515 Arch Street 15th Floor, Philadelphia, PA 19102
13916209	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2024 00:57:22	Capital 1 Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
13916210	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2024 00:57:13	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
13917441	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jun 29 2024 00:56:41	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
13915794	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 29 2024 00:57:52	Capital One Auto Finance, a division of Capital One, N.A., Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028

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13934076	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 29 2024 01:31:12	Capital One Auto Finance, c/o AIS Portfolio, Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
13917442	+ Email/Text: ecf@ccpclaw.com	Jun 29 2024 00:48:00	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
13917443	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 29 2024 00:57:13	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, S Louis, MO 63179-0040
13917446	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 29 2024 00:48:00	Comenity Bank/Kings Sizes, PO Box 182125, Columbus, OH 43218-2125
13917447	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 29 2024 00:56:40	Credit One Bank Na, PO Box 98873, Las Vegas, NV 89193-8873
13916862	Email/Text: mrdiscen@discover.com	Jun 29 2024 00:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13916220	+ Email/Text: mrdiscen@discover.com	Jun 29 2024 00:48:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
13932832	Email/Text: ECMCBKNotices@ecmc.org	Jun 29 2024 00:48:00	ECMC, PO BOX 16408, St Paul, MN 55116-0408
13917449	Email/Text: bankruptcycourts@equifax.com	Jun 29 2024 00:48:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
13917450	^ MEBN	Jun 29 2024 00:16:06	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
13917451	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 29 2024 00:48:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
13999352	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 29 2024 00:49:00	LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
13981437	Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2024 00:57:52	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13975900	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 29 2024 00:48:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13917452	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 29 2024 00:48:00	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
13917454	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2024 00:56:41	Portfolio Recovery, PO box 41067, Norfolk, VA 23541
13982054	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2024 00:56:52	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13978590	Email/Text: bnc-quantum@quantum3group.com	Jun 29 2024 00:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13913825	^ MEBN	Jun 29 2024 00:16:16	Synchrony Bank, PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13916237	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 29 2024 00:57:50	Synchrony Bank/Care Credit, PO Box 965064, Orlando, FL 32896-5064
13917455	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 29 2024 00:57:58	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001
13917457	Email/Text: DASPUBREC@transunion.com	Jun 29 2024 00:48:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
13917456	+ Email/Text: bncmail@w-legal.com	Jun 29 2024 00:48:00	Target, C/O Financial & Retail Svrs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14599006	^ MEBN	Jun 29 2024 00:16:11	U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609

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14773104	^ MEBN	Jun 29 2024 00:16:18	US Bank Trust National Association, C/O Steven K. Eisenberg, 1581 Main Street, Ste 200, The Shops at Valley Quare, Warrington, PA 18976-3403
13955535	+ Email/PDF: ebn_ais@aisinfo.com	Jun 29 2024 00:57:16	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13917458	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 29 2024 01:52:15	Wells Fargo Bank, Attn: Bankruptcy, PO Box 94435, Albuquerque, NM 87199-4435
13917436	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 29 2024 00:57:58	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
13916242	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 29 2024 00:57:56	Wells Fargo Card Ser, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001
13917459	Email/Text: eforbes@ph13trustee.com	Jun 29 2024 00:48:00	William C. Miller, Esquire, Chapter 13 Trustee, P.O. Box 40119, Philadelphia, PA 19106-0119

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13917448	*+	Discover Financial, PO Box 3025, New Albany, OH 43054-3025

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2024

Signature: \_\_\_\_\_ /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2024 at the address(es) listed below:

Name	Email Address
DANIEL P. JONES	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust djones@sterneisenberg.com, bkecf@sterneisenberg.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Michelle Smialowski help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileeekb.net; cibiklaw@recap.email; ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Debtor Christopher R Smialowski help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileeekb.net; cibiklaw@recap.email; ecf@casedriver.com

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MICHAEL I. ASSAD

on behalf of Debtor Christopher R Smialowski help@cibiklaw.com  
noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHAEL I. ASSAD

on behalf of Joint Debtor Michelle Smialowski help@cibiklaw.com  
noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHAEL JOHN CLARK

on behalf of Creditor LSF10 Master Participation Trust mclark@squirelaw.com

REGINA COHEN

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com,  
mmalone@lavin-law.com

STEVEN K. EISENBERG

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF10 Master  
Participation Trust seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: ) Case No. 17-13179-amc  
Christopher R Smialowski )  
)  
)  
Michelle Smialowski ) Chapter: 13  
)  
Debtor(s). )

**NOTICE OF DEADLINE TO OBJECT TO DISCHARGE**

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: June 28, 2024

For The Court

Timothy B. McGrath  
Clerk of Court